U.S. PATENT DOCUMENTS

Examiner Initial		Document Number	Date	Name	Class	Subclass	Filing Date
mon	AA	6,049,786	4-11-00	Smorodinsky			
J/	AB	6,292,789	9-18-01	Schutzer			
_	AC						
	AD						EIVED
	AE					HEU	
	AF					I .	6 2 2003
	AG					DEC	1 U Z 2000
	AH						
	ΑI					(-;1-()	UP 360
	AJ						
	AK						
	AL						

FOREIGN PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Country	Class	Subclass	Translation /Abstract	
						Yes	No
AM							
AN							
AO							
AP							
AQ							
AR			. "				
AS							
AT							

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

mon	AU	Open Financial Exchange Bill Presentment, June 12, 1997, 1997 CheckFree Corp., Intuit Inc., Microsoft Corp, pgs. 312-356.					
	AV	HUSIT ENCRIPTION ENGINE WHITE PAPER VERSION 2.0 JULY 2001.					
	AW	CRYPTOGRAPHY AND METWORK SEGRITY SECOND EDITION.					
	AX						
	AY						
	AZ	\					
Examin	ier /	9 Myntmahm Date Considered 6/23/04					